

Certificate of Notice Page 1 of 3  
 IN THE UNITED STATES BANKRUPTCY COURT  
 WESTERN DISTRICT OF PENNSYLVANIA

FILED  
 9/20/23 4:31 pm  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA

IN RE:

MATTHEW E. KOTOK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-21406

Chapter 13

Document No.: 69

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ORDER OF COURT

AND NOW, this 20th day of September, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

Dated: 9/20/23

cm: debtor

BY THE COURT:

  
 U.S. BANKRUPTCY JUDGE

In re:  
Matthew E. Kotok  
Debtor

Case No. 18-21406-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 20, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2023:**

Recip ID	Recipient Name and Address
db	+ Matthew E. Kotok, 607 Parliament Drive, Coraopolis, PA 15108-3277
14809182	+ Elliott Community Federal Credit Union, 920 North Fourth Street, Jeannette, PA 15644-1499
14809183	Key Bank, c/o Raymond Wendolowski, Esquire, Suite 2200 Gulf Tower, Pittsburgh, PA 15219
14809186	+ Virginia Kotok, 609 Parliament Drive, Coraopolis, PA 15108-3277

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 20 2023 23:21:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14864614	Email/PDF: bncnotices@becket-lee.com	Sep 21 2023 01:07:24	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14809178	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 21 2023 00:26:38	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14828774	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 20 2023 23:21:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14809185	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 20 2023 23:21:00	RBS Citizens, 480 Jefferson Blvd., Warwick, RI 02886-1359
14809180	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 20 2023 23:39:55	Citicards/CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
14809181	Email/Text: mrdiscen@discover.com	Sep 20 2023 23:21:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850-5316
14814352	Email/Text: mrdiscen@discover.com	Sep 20 2023 23:21:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14864610	+ Email/Text: kbarkley@bernsteinlaw.com	Sep 20 2023 23:22:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14809179	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 21 2023 00:57:14	Chase/Bank One Card Services, P.O. Box 15298, Wilmington, DE 19850
14910125	+ Email/Text: kbarkley@bernsteinlaw.com	Sep 20 2023 23:22:00	Key Bank, c/o Bernstein-Barkley, P.C., Attn: Ray P. Wendolowski, Esq., 707 Grant St., Ste. 2200 Gulf Tower, Pittsburgh, PA 15219-1945
14866459	Email/PDF: resurgentbknofications@resurgent.com	Sep 20 2023 23:39:48	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14809184	Email/Text: Bankruptcy.Notices@pnc.com	Sep 20 2023 23:21:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
14865706	Email/Text: Bankruptcy.Notices@pnc.com	Sep 20 2023 23:21:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101

District/off: 0315-2

User: auto

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Date Rcvd: Sep 20, 2023

Form ID: pdf900

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TOTAL: 14

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NA
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Elliott Community Federal Credit Union, 920 North Fourth Street, Jeannette, PA 15644-1499

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor PNC BANK NA jblank@pincuslaw.com brausch@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard W. Schimizzi	on behalf of Creditor Elliott Community Federal Credit Union rws@schimizzilaw.com mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Rodney D. Shepherd	on behalf of Debtor Matthew E. Kotok rodsheph@cs.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7